

Document Page 1 of 2
UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

In re:

WALLACE, Jacqueline
SSN xxx xx 7798

Debtor

Chapter 13

Case No. 13-11040-WCH

TRUSTEE'S OBJECTION TO DEBTOR'S EXEMPTIONS

Now comes Carolyn Bankowski, Standing Chapter 13 Trustee ("Trustee"), respectfully objects to the Debtor's claimed exemptions and for reasons says as follows:

1. The Debtor filed a Chapter 13 petition on February 27, 2013. On April 2, 2013, the Debtor appeared for a meeting of creditors and was sworn.
2. According to Schedule C of the Debtor's Schedules, the Debtor has elected the Massachusetts exemptions. The Debtor seeks to exempt monies received from life insurance proceeds under MGLA ch. 175, sec. 36B and 110A. However, neither statute is applicable. Section 110A exempts interest in disability policies not life insurance and Section 36B is merely a statute that authorizes certain companies to provide insurance benefits. It does not provide for an exemption for life insurance proceeds.

WHEREFORE, the Trustee requests that the Court sustain her objection to the Debtors' claimed exemption and for such other relief as is proper.

Dated: April 9, 2013

Respectfully submitted,

/s/ Carolyn Bankowski

Carolyn Bankowski, BBO#631056

Patricia A. Remer, BBO#639594

Standing Chapter 13 Trustee

Office of the Chapter 13 Trustee

PO Box 8250

Boston, MA 02114-0022

(617) 723-1313

Document Page 2 of 2
UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

In re:

WALLACE, Jacqueline

SSN xxx xx 7798

Debtor

Chapter 13

Case No. 13-11040-WCH

Certificate of Service

The undersigned hereby certifies that on April 9, 2013, a copy of the Trustee's Objection to Debtor's Exemptions was served via first class mail postage prepaid or by electronic notice on the debtors and debtors' counsel at the addresses set forth below.

/s/ Carolyn Bankowski

Jacqueline Wallace
540 Beech Street
Roslindale, MA 02131

Angelina Bruce-Flounory
Law Office of Angelina A. Bruce-Flounory
P.O. Box 870120
Milton, MA 02187